



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** ENTERPRISE FINANCIAL SERVICES CORP

**City/State** CLAYTON, MO

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 12,994,787

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

ENTERPRISE FINANCIAL SERVICES CORP  
150 NORTH MERAMEC  
CLAYTON, MO 63105

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	13,433,779	10,835,978	11,442,602	8,224,693	6,880,713
Net income (\$000)	143,042	82,244	133,055	74,384	92,739
Number of BHCs in peer group	132	132	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.37	2.79	91	3.22	2.65	83	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
+ Non-interest income	0.41	0.94	18	0.54	1.09	23	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
- Overhead expense	1.94	2.18	37	2.23	2.21	56	2.13	2.17	50	2	2.48	25	2.39	2.59	39
- Provision for credit losses	-0.03	0.10	6	0.21	-0.12	97	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0.01	0.02	47	0	0.01	15
+ Other tax equivalent adjustments	0	0	12	0	0	49	0	0	46	0	0	54	0	0	82
= Pretax net operating income (tax equivalent)	1.87	1.46	85	1.33	1.76	16	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Net operating income	1.42	1.10	83	1.01	1.34	18	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income	1.42	1.10	83	1.01	1.34	18	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.27			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.85	3.36	83	3.70	3.12	86	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense	0.25	0.35	35	0.23	0.26	53	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent)	3.60	3.01	90	3.47	2.85	84	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.03	0.09	41	0.14	0.12	63	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65
Earnings coverage of net loan and lease losses (X)	98.89	36.38	78	14.43	26.30	43	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.50	1.17	82	1.67	1.32	78	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34
Allowance for loan and lease losses / Total loans and leases	1.50	1.15	82	1.67	1.30	80	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.25	0.39	33	0.52	0.58	50	0.37	0.49	37	0.63	0.67	51	0.61	0.56	63
30-89 days past due loans and leases / Total loans and leases	0.18	0.33	39	0.31	0.29	62	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
<b>Liquidity and Funding</b>															
Net noncore funding dependence	1.23	5.89	32	-3.18	-3.31	51	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74
Net short-term noncore funding dependence	0.02	0.87	39	-5.52	-9.17	60	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84
Net loans and leases / Total assets	70.91	63.09	69	69.60	58.81	78	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
<b>Capitalization</b>															
Tier 1 leverage ratio	10.37	9.22	80	9.74	9.07	72	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Holding company equity capital / Total assets	11.13	9.68	73	11.17	10.79	57	11.30	10.71	59	11.06	10.51	60	11.82	11.37	55
Total equity capital (including minority interest) / Total assets	11.13	9.81	72	11.17	10.91	55	11.30	10.82	58	11.07	10.57	59	11.83	11.43	54
Common equity tier 1 capital / Total risk-weighted assets	11.01	11.79	42	11.20	12.64	29	11.29	12.42	34	10.85	12.44	27	9.90	12.50	10
Net loans and leases / Equity capital (X)	6.37	6.64	45	6.23	5.47	65	5.81	5.53	60	6.58	6.79	46	6.08	6.55	38
Cash dividends / Net income	19.41	31.93	27	22.57	27.22	42	19.66	28.27	30	26.61	29.42	46	17.87	25.65	36
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			39.66			93.20	
<b>Growth Rates</b>															
Assets	0.83	6.04	35	54.02	9.51	96	38.82	10.50	92	32.97	16.11	91	29.90	8.66	93
Equity capital	0.46	-3.83	66	63.17	7.52	96	41.72	7.46	93	24.42	8.42	94	43.62	12.19	95
Net loans and leases	2.74	14.48	9	49.07	-0.66	96	25.02	3.36	91	34.59	9.99	93	22.51	8.63	88
Noncore funding	-21.37	36.20	11	-17.48	-21.64	58	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	5.61	11.91	42	9.44	10.65	54	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76
Equity investment in subsidiaries / Equity capital	104.50	104.01	56	107.96	103.15	78	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85
Cash from ops + noncash items + op expense / Op expense + dividends	164.24	118.32	70	245.31	155.61	83	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	315,998	249,808	347,818	269,588	268,659	26.50	135.22
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	314,425	248,606	346,345	268,264	267,264	26.48	136.23
Tax-exempt income on loans and leases.....	1,573	1,202	1,473	1,324	1,395	30.87	26.96
Estimated tax benefit on income on loans and leases.....	530	398	488	439	457	33.01	-30.20
Income on loans and leases (tax equivalent).....	316,528	250,206	348,306	270,027	269,116	26.51	134.29
Investment interest income (tax equivalent).....	37,645	26,686	36,426	35,809	33,698	41.07	207.11
Interest on balances due from depository institutions.....	7,498	906	1,495	611	2,090	727.59	1296.28
Interest income on other earning assets.....	992	942	1,275	904	1,093	5.31	224.18
Total interest income (tax equivalent).....	362,663	278,740	387,502	307,351	305,997	30.11	144.71
Interest on time deposits of \$250K or more.....	645	1,069	1,305	3,076	3,650	-39.66	-30.12
Interest on time deposits < \$250K.....	1,839	2,251	2,839	7,830	11,506	-18.30	-41.77
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,801	4,465	6,404	10,058	34,649	186.70	62.74
Interest on other borrowings and trading liabilities.....	4,967	4,803	6,408	8,852	14,055	3.41	24.30
Interest on subordinated debt and mandatory convertible securities.....	2,914	4,782	5,961	4,876	2,506	-39.06	55.08
Total interest expense.....	23,166	17,370	22,917	34,692	66,366	33.37	29.99
Net interest income (tax equivalent).....	339,497	261,370	364,585	272,659	239,631	29.89	160.39
Non-interest income.....	41,721	44,283	66,614	51,846	48,726	-5.79	72.61
Adjusted operating income (tax equivalent).....	381,218	305,653	431,199	324,505	288,357	24.72	146.66
Overhead expense.....	195,420	180,942	244,155	164,339	164,336	8.00	125.09
Provision for credit losses.....	-2,734	17,045	13,385	65,398	6,372		
Securities gains (losses).....	0	0	0	421	-49		-100.00
Other tax equivalent adjustments.....	-1	0	0	0	1		
Pretax net operating income (tax equivalent).....	188,083	107,710	173,702	95,170	117,647	74.62	210.72
Applicable income taxes.....	39,982	21,733	35,578	17,563	23,297	83.97	116.04
Tax equivalent adjustments.....	5,059	3,733	5,069	3,223	1,611	35.52	271.17
Applicable income taxes (tax equivalent).....	45,041	25,466	40,647	20,786	24,908	76.87	126.68
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	143,042	82,244	133,055	74,384	92,739	73.92	251.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	143,042	82,244	133,055	74,384	92,739	73.92	251.79
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	143,042	82,244	133,055	74,384	92,739	73.92	251.79
Investment securities income (tax equivalent).....	37,645	26,686	36,426	35,809	33,698	41.07	207.11
US Treasury and agency securities (excluding mortgage-backed securities).....	4,274	702	1,155	459	1,185	508.83	189.17
Mortgage-backed securities.....	11,520	8,913	11,927	20,092	25,243	29.25	26.03
All other securities.....	21,851	17,071	23,344	15,258	7,270	28.00	1233.46
Cash dividends declared.....	27,766	18,566	26,153	19,795	16,568	49.55	260.18
Common.....	24,662	18,566	26,153	19,795	16,568	32.83	219.91
Preferred.....	3,104	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.60	3.12	84	3.43	2.90	84	3.39	2.85	85	3.74	3.53	70	4.45	4.19	75
Less: Interest expense	0.23	0.33	36	0.21	0.24	53	0.20	0.23	52	0.42	0.54	35	0.96	0.95	52
Equals: Net interest income (tax equivalent)	3.37	2.79	91	3.22	2.65	83	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
Plus: Non-interest income	0.41	0.94	18	0.54	1.09	23	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
Equals: adjusted operating income (tax equivalent)	3.78	3.77	59	3.76	3.80	53	3.77	3.70	61	3.95	3.96	47	4.19	4.16	48
Less: Overhead expense	1.94	2.18	37	2.23	2.21	56	2.13	2.17	50	2	2.48	25	2.39	2.59	39
Less: Provision for credit losses	-0.03	0.10	6	0.21	-0.12	97	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0.01	0.02	47	0	0.01	14
Plus: other tax equivalent adjustments	0	0	12	0	0	49	0	0	46	0	0	54	0	0	82
Equals: Pretax net operating income (tax equivalent)	1.87	1.46	85	1.33	1.76	16	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Less: Applicable income taxes (tax equivalent)	0.45	0.34	82	0.31	0.41	21	0.36	0.38	48	0.25	0.27	49	0.36	0.35	45
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.42	1.10	83	1.01	1.34	18	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.42	1.10	83	1.01	1.34	18	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Memo: Net income (last four quarters)	1.45	1.10	84	1.07	1.30	29	1.16	1.26	41	0.90	0.97	44	1.35	1.19	65
Net income—BHC and noncontrolling (minority) interest	1.42	1.11	83	1.01	1.35	16	1.16	1.27	40	0.90	0.97	45	1.35	1.19	65
<b>Margin Analysis</b>															
Average earning assets / Average assets	93.53	92.93	57	92.61	93.09	40	92.65	93.08	43	91.89	93.47	29	91.08	93.22	25
Average interest-bearing funds / Average assets	52.36	60.58	18	57.41	61.98	31	56.30	61.99	28	65.58	68.25	40	70.03	70.66	47
Interest income (tax equivalent) / Average earning assets	3.85	3.36	83	3.70	3.12	86	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense / Average earning assets	0.25	0.35	35	0.23	0.26	53	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent) / Average earning assets	3.60	3.01	90	3.47	2.85	84	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.62	4.24	78	4.33	4.07	68	4.33	4.01	72	4.46	4.28	62	5.37	4.98	77
Interest-bearing bank balances	0.85	0.79	56	0.14	0.13	77	0.15	0.14	65	0.26	0.32	38	2	2.26	38
Federal funds sold and reverse repos	0.76	1.05	35	0	0.25	21	0	0.25	19	0.42	0.43	62	1.53	2.02	24
Trading assets		0.57			0.45			0.45			0.80			0.49	
Total earning assets	3.79	3.33	78	3.65	3.09	84	3.61	3.04	86	4.02	3.80	74	4.86	4.47	80
Investment securities (tax equivalent)	2.39	1.96	85	2.52	1.77	90	2.46	1.77	87	2.80	2.32	81	2.92	2.74	66
US Treasury and agency securities (excluding mortgage-backed securities)	1.33	1.38	46	0.85	1.23	26	0.77	1.14	27	2.12	1.87	65	2.89	2.54	68
Mortgage-backed securities	2.12	1.87	78	2.10	1.55	89	2.10	1.57	86	2.64	2.05	88	2.65	2.54	65
All other securities	2.75	2.89	47	2.69	2.85	47	2.68	2.81	50	2.83	3.24	49	2.83	3.80	19
Interest-bearing deposits	0.31	0.35	51	0.18	0.22	46	0.18	0.21	50	0.44	0.62	29	1.19	1.13	57
Time deposits of \$250K or more	0.56	0.61	46	0.89	0.70	71	0.81	0.66	69	1.61	1.60	45	1.91	2.13	26
Time deposits < \$250K	0.58	0.58	54	0.77	0.67	64	0.70	0.62	64	1.59	1.49	61	1.92	1.91	44
Other domestic deposits	0.28	0.31	56	0.12	0.16	42	0.12	0.15	46	0.25	0.36	29	1.02	0.86	63
Foreign deposits		0.52			0.12			0.14			1.24			2.53	
Federal funds purchased and repos	0.11	0.88	10	0.08	0.18	35	0.07	0.17	35	0.59	0.37	77	1.71	1.23	70
Other borrowed funds and trading liabilities	1.85	1.55	62	1.61	1.29	64	1.62	1.27	63	1.79	0.55	83	3.07	1.03	95
All interest-bearing funds	0.44	0.54	42	0.37	0.38	58	0.36	0.37	57	0.64	0.79	35	1.38	1.34	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	41,721	44,283	66,614	51,846	48,726
Fiduciary activities income	6,929	7,022	9,475	8,588	8,595
Service charges on deposit accounts - domestic	13,850	11,445	15,412	11,559	12,486
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	792	547	780	1,189	1,328
Insurance activities revenue	5	25	27	87	120
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,477	1,913	2,182	365	4
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	269	2,976	5,266	3,732	3,201
Other non-interest income	18,399	20,355	33,472	26,326	22,992
Total overhead expenses	195,420	180,942	244,155	164,339	164,336
Personnel expense	107,908	100,850	135,173	93,778	86,880
Net occupancy expense	13,318	11,905	16,461	12,832	12,597
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,068	4,200	5,691	5,673	5,543
Other operating expenses	70,126	63,987	86,830	52,056	59,316
Fee income on mutual funds and annuities	658	529	763	1,064	1,232
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,094	1,090	1,054	971	805
Average personnel expense per employee	98.64	92.52	128.25	96.58	107.93
Average assets per employee	12,279.51	9,941.26	10,856.36	8,470.33	8,547.47

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.58	2.43	44	1.19	2.14	45	1.15	2.17	43	2.05	0.51	85	2.53	0.66	85
Overhead expenses / Net Interest Income + non-interest income	51.95	58.02	23	59.93	58.85	48	57.30	59.28	36	51.15	61.22	10	57.31	61.79	30
<b>Percent of Average Assets</b>															
Total overhead expense	1.94	2.18	37	2.23	2.21	56	2.13	2.17	50	2	2.48	25	2.39	2.59	39
Personnel expense	1.07	1.20	36	1.24	1.23	55	1.18	1.21	47	1.14	1.42	25	1.26	1.50	29
Net occupancy expense	0.13	0.22	14	0.15	0.24	15	0.14	0.23	16	0.16	0.30	5	0.18	0.32	8
Other operating expenses	0.74	0.73	60	0.84	0.72	75	0.81	0.72	72	0.70	0.73	49	0.94	0.76	74
Overhead less non-interest income	1.53	1.22	76	1.68	1.08	91	1.55	1.10	87	1.37	1.44	42	1.68	1.65	51
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	51.26	57.55	21	59.20	58.34	50	56.62	58.83	37	50.64	58.93	11	56.99	59.91	38
Personnel expense	28.31	31.86	24	32.99	32.89	46	31.35	32.93	34	28.90	33.88	19	30.13	34.17	27
Net occupancy expense	3.49	5.98	13	3.89	6.26	15	3.82	6.23	13	3.95	7.04	6	4.37	7.50	10
Other operating expenses	19.46	19.14	54	22.31	18.68	77	21.46	19.18	68	17.79	17.57	57	22.49	17.93	79
Total non-interest income	10.94	24.10	15	14.49	28.20	19	15.45	27.67	23	15.98	23.45	31	16.90	19.83	39
Fiduciary activities income	1.82	2.13	55	2.30	2.27	60	2.20	2.20	56	2.65	1.45	73	2.98	1.61	75
Service charges on domestic deposit accounts	3.63	3.30	50	3.74	3.25	56	3.57	3.27	51	3.56	2.67	70	4.33	3.21	69
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	0.10	39	0	0.07	41
Investment banking fees and commissions	0.21	2.15	21	0.18	2.46	19	0.18	2.58	20	0.37	1.03	44	0.46	0.91	50
Insurance activities revenue	0	0.36	27	0.01	0.38	32	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0	48	0	0	50
Net servicing fees	0.39	1.23	52	0.63	0.56	67	0.51	0.60	66	0.11	0	68	0	0.22	30
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	48	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	0.07	1.19	21	0.97	3.64	31	1.22	3.30	37	1.15	5.55	29	1.11	2.27	54
Other non-interest income	4.83	8.80	26	6.66	9.39	37	7.76	9.27	49	8.11	7.76	63	7.97	7.41	61
Overhead less non-interest income	40.32	32.79	74	44.71	29.67	90	41.17	30.52	80	34.67	34.63	47	40.09	39.47	54
Applicable income taxes / Pretax net operating income (tax equivalent)	21.26	21.50	46	20.18	21.49	35	20.48	21.18	39	18.45	20.30	31	19.80	21.51	32
Applicable income tax + TE / Pretax net operating income + TE	23.95	23.57	56	23.64	23.11	62	23.40	22.67	65	21.84	22.51	35	21.17	23.31	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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### Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	5,389,737	5,443,728	5,340,021	3,967,256	2,826,425	-0.99	167.12
Commercial and industrial loans	3,657,430	3,331,644	3,341,391	3,050,397	2,331,018	9.78	96.88
Loans to individuals	105,923	138,856	130,462	71,789	24,529	-23.72	302.92
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	52,463	47,527	50,984	38,598	30,139	10.39	624.73
Other loans and leases	150,219	159,896	161,173	110,459	107,796	-6.05	17.26
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,355,772	9,121,651	9,024,031	7,238,499	5,319,907	2.57	131.75
Less: Allowance for loan and lease losses	140,572	152,096	145,041	136,671	43,288	-7.58	225.47
Net loans and leases	9,215,200	8,969,555	8,878,990	7,101,828	5,276,619	2.74	130.73
Debt securities that reprice or mature in over 1 year	1,992,539	1,586,724	1,705,271	1,384,258	1,314,636	25.58	196.50
Mutual funds and equity securities	2,606	2,999	3,012	148	168	-13.10	
Subtotal	11,210,345	10,559,278	10,587,273	8,486,234	6,591,423	6.17	140.26
Interest-bearing bank balances	488,762	1,213,072	1,818,152	444,050	93,157	-59.71	353.31
Federal funds sold and reverse repos	1,063	3,398	1,356	1,519	3,060	-68.72	-7.97
Debt securities that reprice or mature within 1 year	121,455	72,202	91,030	16,230	1,847	68.22	1572.01
Trading assets	0	0	0	0	0		
Total earning assets	11,821,625	11,847,950	12,497,811	8,948,033	6,689,487	-0.22	147.20
Non-interest-bearing cash and due from depository institutions	264,078	179,826	209,177	99,760	74,769	46.85	243.95
Premises, fixed assets, and leases	63,405	63,416	62,475	53,169	60,013	-0.02	94.71
Other real estate owned	269	3,493	3,493	5,330	6,344	-92.30	-45.21
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	846,099	793,971	765,016	645,728	503,178	6.57	149.34
Total assets	12,994,787	12,888,016	13,537,358	9,751,571	7,333,791	0.83	148.40
Quarterly average assets	13,044,802	12,319,030	13,262,474	9,114,533	7,303,236	5.89	156.01
Average loans and leases (YTD)	9,144,705	7,707,840	8,038,248	6,052,685	5,007,065	18.64	141.72
<b>Memoranda</b>							
Loans held-for-sale	785	5,068	6,389	13,564	5,570	-84.51	-87.76
Loans not held-for-sale	9,354,987	9,116,583	9,017,642	7,224,935	5,314,337	2.62	132.10
Real estate loans secured by 1-4 family	398,235	547,758	460,441	332,743	371,831	-27.30	11.10
Commercial real estate loans	4,878,675	4,774,232	4,764,574	3,494,555	2,341,511	2.19	209.70
Construction and land development	583,649	747,759	734,073	546,686	457,273	-21.95	88.21
Multifamily	204,436	203,368	216,952	145,832	139,522	0.53	136.89
Nonfarm nonresidential	4,090,590	3,823,105	3,813,549	2,802,037	1,744,716	7.00	246.99
Real estate loans secured by farmland	112,827	121,738	115,006	139,958	113,083	-7.32	34.39
Total investment securities	2,116,600	1,661,925	1,799,313	1,400,636	1,316,651	27.36	211.59
U.S. Treasury securities	208,754	71,292	91,170	11,465	10,226	192.82	
US agency securities (excluding mortgage-backed securities)	234,939	114,936	173,511	15,161	10,046	104.41	134.65
Municipal securities	843,838	753,447	811,463	592,557	224,728	12.00	1656.35
Mortgage-backed securities	688,630	580,739	581,964	639,314	948,367	18.58	29.66
Asset-backed securities	0	0	0	0	0		
Other debt securities	137,833	138,512	138,193	141,991	123,116	-0.49	
Mutual funds and equity securities	2,606	2,999	3,012	148	168	-13.10	
Available-for-sale securities	1,466,912	1,219,814	1,366,006	912,429	1,135,317	20.26	143.22
U.S. Treasury securities	208,754	71,292	91,170	11,465	10,226	192.82	
US agency securities (excluding mortgage-backed securities)	234,939	114,936	173,511	15,161	10,046	104.41	134.65
Municipal securities	389,018	515,416	575,084	344,233	213,023	-24.52	1066.79
Mortgage-backed securities	621,288	505,767	513,859	526,572	902,022	22.84	32.29
Asset-backed securities	0	0	0	0	0		
Other debt securities	12,913	12,403	12,382	14,998	0	4.11	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-109,294	5,513	4,377	13,463	774		
Available-for-sale securities appreciation (depreciation)	-225,675	8,521	7,046	29,747	19,994		
Structured notes, fair value	4,520	5,372	5,250	4,558	4,255	-15.86	
Pledged securities	596,105	582,291	752,745	525,769	484,795	2.37	32.53

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,451,835	2,171,954	1,476,490	1,269,152	391,997	-33.16	325.14
NOW, ATS and transaction accounts	400,928	609,286	428,075	400,672	252,118	-34.20	147.46
Time deposits less brokered deposits < \$250K	-24,854	-31,894	-53,727	7,271	56,484		
MMDA and other savings accounts	8,677,923	7,420,767	8,832,511	5,772,514	4,302,896	16.94	195.19
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,505,832	10,170,113	10,683,349	7,449,609	5,003,495	3.30	200.64
Time deposits of \$250K or more	132,819	165,857	162,922	169,504	202,383	-19.92	-0.55
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	178,851	219,484	331,006	271,081	400,886	-18.51	-58.12
Secured federal funds purchased	0	0	0	0	170,000		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity over 1 year	18,571	74,286	72,857	80,000	86,692	-75.00	
Brokered deposits < \$250K	418,943	493,209	499,098	373,320	567,581	-15.06	-3.11
Noncore funding	749,184	952,836	1,065,883	893,905	1,257,542	-21.37	-27.54
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	159,032	208,120	158,846	207,846	145,626	-23.59	34.17
Other liabilities	134,469	117,259	100,114	121,182	59,888	14.68	252.67
Total liabilities	11,548,517	11,448,328	12,008,192	8,672,542	6,466,551	0.88	146.49
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	71,988	0	71,988	0	0		
Common stock	372	404	398	332	281	-7.92	56.96
Common surplus	979,543	1,031,146	1,018,799	697,839	526,599	-5.00	180.28
Retained earnings	547,506	461,711	492,681	417,212	380,737	18.58	148.45
Accumulated other comprehensive income	-153,191	19,902	18,777	37,120	17,749		
Other equity capital components	0	-73,528	-73,528	-73,528	-58,181		
Total holding company equity capital	1,446,218	1,439,635	1,529,115	1,078,975	867,185	0.46	164.71
Noncontrolling (minority) interest in subsidiaries	52	53	51	54	55	-1.89	-13.33
Total equity capital, including minority interest	1,446,270	1,439,688	1,529,166	1,079,029	867,240	0.46	164.69
Total liabilities and capital	12,994,787	12,888,016	13,537,358	9,751,571	7,333,791	0.83	148.40
<b>Memoranda</b>							
Non-interest-bearing deposits	4,645,086	4,384,309	4,581,496	2,721,355	1,331,498	5.95	342.43
Interest-bearing deposits	6,412,508	6,444,870	6,763,873	5,271,078	4,441,961	-0.50	113.00
Total deposits	11,057,594	10,829,179	11,345,369	7,992,433	5,773,459	2.11	172.32
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,529,115	1,078,975	1,078,975	867,185	603,804		
Accounting restatements	0	0	0	-18,114	0		
Net income	143,042	82,244	133,055	74,384	92,739		
Net sale of new perpetual preferred stock	0	0	71,988	0	0		
Net sale of new common stock	-26,205	-28,080	-52,687	4,256	-11,706		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	15,347	0		
Changes incident to business combinations	0	342,280	342,280	167,035	171,885		
Less: Dividends declared	27,766	18,566	26,153	19,795	16,568		
Change in other comprehensive income	-171,968	-17,218	-18,343	19,371	27,031		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,446,218	1,439,635	1,529,115	1,078,975	867,185		

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### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	41.48	39.88	51	42.24	36.06	65	39.45	36.25	54	40.68	48.33	27	38.54	52.67	15
Commercial and industrial loans	28.15	11.23	95	25.85	11.11	94	24.68	10.76	93	31.28	13.47	96	31.78	11.45	95
Loans to individuals	0.82	3.58	39	1.08	3.60	44	0.96	3.36	45	0.74	2.29	47	0.33	2.71	26
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans	0.40	0.19	80	0.37	0.21	78	0.38	0.18	80	0.40	0.43	70	0.41	0.53	66
Other loans and leases	1.16	4.52	21	1.24	4.26	24	1.19	4.47	22	1.13	1.39	67	1.47	1.08	70
Net loans and leases	70.91	63.09	69	69.60	58.81	78	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Debt securities over 1 year	15.33	18.76	37	12.31	18.32	27	12.60	19.46	25	14.20	13.53	58	17.93	13.66	77
Mutual funds and equity securities	0.02	0.05	48	0.02	0.05	51	0.02	0.06	48	0	0.05	46	0	0.06	40
Subtotal	86.27	83.05	57	81.93	78.17	62	78.21	79.22	37	87.02	83.47	68	89.88	86.76	74
Interest-bearing bank balances	3.76	3.61	60	9.41	9.37	58	13.43	8.50	79	4.55	6.78	40	1.27	2.97	33
Federal funds sold and reverse repos	0.01	0.52	63	0.03	0.53	65	0.01	0.54	64	0.02	0.02	82	0.04	0.03	84
Debt securities 1 year or less	0.93	1.71	42	0.56	1.51	30	0.67	1.56	38	0.17	2.03	12	0.03	2.10	5
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets	90.97	90.76	53	91.93	91.57	56	92.32	91.77	58	91.76	92.98	31	91.21	92.39	34
Non-interest cash and due from depository institutions	2.03	0.98	94	1.40	0.99	83	1.55	0.82	94	1.02	1.07	54	1.02	1.14	42
Other real estate owned	0	0.01	39	0.03	0.01	78	0.03	0.01	83	0.05	0.03	76	0.09	0.04	78
All other assets	7	8.19	32	6.68	7.39	41	6.14	7.35	35	7.22	5.87	73	7.77	6.41	68
<b>Memoranda</b>															
Short-term investments	4.70	6.75	50	10	12.31	45	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12
U.S. Treasury securities	1.61	1.98	60	0.55	1.18	60	0.67	1.47	55	0.12	0.19	75	0.14	0.29	71
US agency securities (excluding mortgage-backed securities)	1.81	0.81	77	0.89	0.75	71	1.28	0.82	75	0.16	1.28	27	0.14	1.25	27
Municipal securities	6.49	1.69	90	5.85	1.70	88	5.99	1.73	89	6.08	2.96	81	3.06	2.58	65
Mortgage-backed securities	5.30	12.93	15	4.51	13.46	13	4.30	14.14	9	6.56	8.52	42	12.93	9.38	72
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	1.06	0.51	77	1.07	0.51	78	1.02	0.53	75	1.46	0.60	81	1.68	0.53	80
Loans held-for-sale	0.01	0.30	24	0.04	0.50	28	0.05	0.55	33	0.14	0.58	38	0.08	0.39	35
Loans held for investment	71.99	63.03	73	70.74	58.34	83	66.61	58.06	73	74.09	69.07	67	72.46	72.01	44
Real estate loans secured by 1-4 family	3.06	12.79	11	4.25	11.57	18	3.40	11.46	15	3.41	14.47	8	5.07	16.02	10
Revolving	0.60	1.52	30	0.62	1.44	29	0.53	1.42	28	0.62	1.79	26	0.93	2.24	27
Closed-end, secured by first liens	2.19	10.86	11	3.20	9.73	17	2.51	9.67	15	2.53	12.11	9	3.82	13.07	13
Closed-end, secured by junior liens	0.28	0.19	78	0.43	0.19	84	0.36	0.17	86	0.26	0.27	56	0.32	0.37	51
Commercial real estate loans	37.54	24.89	78	37.04	22.35	88	35.20	22.69	80	35.84	30.65	71	31.93	33.26	45
Construction and land development	4.49	3.92	59	5.80	3.40	81	5.42	3.34	79	5.61	4.32	69	6.24	5	66
Multifamily	1.57	3.87	30	1.58	3.32	33	1.60	3.57	33	1.50	5.03	20	1.90	4.76	29
Nonfarm nonresidential	31.48	15.73	91	29.66	14.65	93	28.17	14.57	91	28.73	19.97	84	23.79	21.85	60
Real estate loans secured by farmland	0.87	0.34	81	0.94	0.35	81	0.85	0.30	81	1.44	0.85	73	1.54	0.95	74

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### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	57.61	62.29	34	59.68	60.51	40	59.18	61.05	38	54.81	69.38	19	53.13	72.74	11
Real estate loans secured by 1-4 family	4.26	20.65	9	6.01	20	12	5.10	19.86	11	4.60	20.91	8	6.99	22.29	10
Revolving	0.83	2.39	27	0.87	2.47	26	0.80	2.43	25	0.84	2.61	25	1.28	3.13	27
Closed-end	3.43	18.01	9	5.13	17.35	13	4.30	17.24	12	3.76	17.94	9	5.71	18.71	12
Commercial real estate loans	52.15	38.12	73	52.34	37.13	79	52.80	37.86	77	48.28	44.23	67	44.01	46.16	46
Construction and land development	6.24	6.10	53	8.20	5.69	71	8.13	5.65	71	7.55	6.26	65	8.60	6.97	65
1-4 family	1.53	1.40	60	2.01	1.19	75	1.75	1.18	70	0.91	1.14	51	0.88	1.47	46
Other	4.71	4.62	53	6.18	4.46	69	6.39	4.40	70	6.64	4.94	73	7.71	5.34	74
Multifamily	2.19	5.86	24	2.23	5.41	27	2.40	5.78	27	2.01	7.01	16	2.62	6.42	27
Nonfarm nonresidential	43.72	24.30	90	41.91	24.45	88	42.26	24.56	87	38.71	29.04	83	32.80	30.59	59
Owner-occupied	21.47	8.11	98	20.89	8.31	95	20.94	8.29	95	18.77	10	92	10.98	10.68	53
Other	22.25	15.95	72	21.03	15.83	68	21.32	15.94	70	19.94	18.53	58	21.81	19.36	64
Real estate loans secured by farmland	1.21	0.55	80	1.33	0.61	80	1.27	0.54	81	1.93	1.30	73	2.13	1.38	74
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	39.09	18.37	93	36.52	19.45	89	37.03	18.86	90	42.14	19.85	94	43.82	16.16	96
Loans to individuals	1.13	6.24	35	1.52	6.58	40	1.45	6.24	38	0.99	3.53	41	0.46	4	26
Credit card loans	0.04	0.53	56	0.05	0.51	58	0.05	0.53	57	0.06	0.03	78	0.10	0.04	80
Agricultural loans	0.56	0.31	77	0.52	0.38	73	0.56	0.34	76	0.53	0.69	68	0.57	0.78	65
Other loans and leases	1.61	8.16	18	1.75	8.42	21	1.79	8.75	19	1.53	2.07	66	2.03	1.48	70
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	371.04	411.16	37	425.32	383.43	54	391.25	391.81	44	399.97	473.75	28	374.97	493.53	23
Real estate loans secured by 1-4 family	27.42	133.66	9	42.80	124.74	17	33.73	126.06	13	33.55	142.34	9	49.33	151.03	11
Revolving	5.33	15.46	27	6.21	15.53	29	5.30	15.44	26	6.12	17.81	27	9.03	21.25	30
Closed-end	22.09	116.59	9	36.59	107.54	18	28.44	108.85	14	27.42	122.21	12	40.30	127.10	13
Commercial real estate loans	335.86	254.65	69	373.01	238.58	82	349.08	245.88	76	352.32	302.08	66	310.64	311.74	52
Construction and land development	40.18	39.81	53	58.42	36.07	78	53.78	35.95	71	55.12	42.85	67	60.66	46.63	70
1-4 family	9.86	9.02	60	14.34	7.44	78	11.56	7.42	70	6.64	7.52	53	6.24	9.52	48
Other	30.32	30.27	50	44.08	28.34	74	42.22	28.11	73	48.47	33.94	73	54.42	35.90	76
Multifamily	14.07	40.47	28	15.89	35.29	31	15.90	38.66	31	14.70	48.67	20	18.51	44.76	30
Nonfarm nonresidential	281.60	161.09	88	298.70	156.30	90	279.41	158.05	89	282.50	198.42	81	231.47	206.64	62
Owner-occupied	138.27	53.43	97	148.86	52.63	96	138.43	52.99	96	136.96	67.98	95	77.52	71.54	57
Other	143.33	105.96	69	149.85	100.99	76	140.98	102.54	71	145.54	125.78	64	153.94	130.65	68
Real estate loans secured by farmland	7.77	3.36	81	9.51	3.67	81	8.43	3.22	81	14.11	8.35	72	15	8.66	75
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	251.78	115.08	93	260.30	116.17	95	244.81	114.45	93	307.54	133.93	95	309.25	106.70	96
Loans to individuals	7.29	35.47	35	10.85	36.56	43	9.56	34.55	41	7.24	22.15	46	3.25	24.83	27
Credit card loans	0.27	2.79	56	0.32	2.58	59	0.31	2.77	57	0.45	0.20	79	0.71	0.24	81
Agricultural loans	3.61	1.73	78	3.71	2.03	78	3.74	1.86	79	3.89	4.17	69	4	4.86	65
Other loans and leases	10.34	50.11	20	12.49	47.63	24	11.81	51.06	23	11.14	13.62	66	14.30	10.25	72
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	30.68	30.74	48	31.45	29.25	54	31.86	30.07	51	29.51	34	38	33.03	35.38	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	197.58	205.31	50	224.16	187.63	60	210.66	195.33	55	215.36	232.08	45	233.12	239.13	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	335.86	262.15	68	373.01	244.92	81	349.08	252.85	75	352.32	304.52	66	310.64	315.15	51

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# Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	4.70	6.75	50	10	12.31	45	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12
Liquid assets	14.45	23.63	27	16.79	29.12	19	21.24	29.03	31	12.42	19.32	25	15.54	16.28	51
Investment securities	16.29	20.98	34	12.90	20.37	24	13.29	21.63	22	14.36	16.07	47	17.95	16.41	63
Net loans and leases	70.91	63.09	69	69.60	58.81	78	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Net loans, leases and standby letters of credit	71.44	63.92	69	70.13	59.61	78	66.16	59.49	70	73.36	69.67	60	72.63	72.78	41
Core deposits	80.85	74.28	69	78.91	75.52	53	78.92	75.71	50	76.39	76.49	44	68.23	71.61	28
Noncore funding	5.77	12.30	30	7.39	10.15	50	7.87	10.30	50	9.17	10.29	50	17.15	14.61	64
Time deposits of \$250K or more	1.02	1.67	38	1.29	1.67	46	1.20	1.58	47	1.74	3.37	21	2.76	4.33	31
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	1.38	1.24	66	1.70	1.19	75	2.45	1.23	81	2.78	0.62	89	5.47	0.77	97
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	2.32	0	98
Net federal funds purchased (sold)	1.37	0.58	76	1.68	0.54	82	2.44	0.54	90	2.76	0.59	89	5.42	0.75	97
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.06	16	0	2.75	7
Earning assets that reprice within 1 year	45.11	35.71	73	50.39	38.80	80	53.24	37.37	87	46.71	31.93	83	45.13	33.16	78
Interest-bearing liabilities that reprice within 1 year	2.66	6.79	18	2.87	6.64	18	2.77	6.39	19	3.94	14.04	11	8.68	18.54	25
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	42.46	27.35	89	47.52	30.83	85	50.47	29.65	90	42.76	17.03	92	36.45	13.71	89
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	1.23	5.89	32	-3.18	-3.31	51	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74
Net short-term noncore funding dependence	0.02	0.87	39	-5.52	-9.17	60	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84
Short-term investment / Short-term noncore funding	99.62	112.63	60	182.50	304.29	41	228.30	273.46	55	62.91	230.45	27	9.08	78.10	7
Liquid assets - short-term noncore funding / Nonliquid assets	11.36	24.05	35	13.59	36.72	20	19.12	36.68	29	5.59	16.27	27	0.96	6.90	38
Net loans and leases / Total deposits	83.34	79.04	60	82.83	73.05	75	78.26	72.79	61	88.86	84.20	60	91.39	90.96	46
Net loans and leases / Core deposits	87.72	86.19	56	88.20	78.83	72	83.11	78.25	62	95.33	91.10	60	105.46	102.55	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.15	-10.05	51	0.47	0.50	58	0.35	0.12	67	1.51	0.88	73	0.11	0.36	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.84	-19.27	55	0.73	1.06	49	0.56	-0.25	73	3.34	3.63	53	2.81	1.28	84
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	-0.47	70	0.01	0	70	0	-0.02	76	0.04	0.03	73	0	-0.02	34
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	30.57	26.09	53	26.42	13.65	72	23.91	14.28	69	34.85	5.36	90	13.76	7.25	76
Available-for-sale securities	69.31	71.92	46	73.40	84.59	27	75.92	83.77	31	65.14	93.39	10	86.23	91.33	25
U.S. Treasury securities	9.86	9.62	63	4.29	6.01	64	5.07	6.70	64	0.82	1.22	72	0.78	2.07	68
US agency securities (excluding mortgage-backed securities)	11.10	4.10	83	6.92	4.24	74	9.64	4.12	80	1.08	8.39	26	0.76	8.16	25
Municipal securities	39.87	8.02	96	45.34	8.38	96	45.10	8.22	96	42.31	18.61	83	17.07	15.40	60
Mortgage-backed securities	32.53	62.34	12	34.94	66.09	12	32.34	66.54	9	45.64	54.48	34	72.03	57.07	71
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	6.51	3.02	81	8.33	3.01	85	7.68	3.08	83	10.14	4.34	80	9.35	3.73	81
Mutual funds and equity securities	0.12	0.27	52	0.18	0.29	58	0.17	0.29	56	0.01	0.44	46	0.01	0.49	40
Debt securities 1 year or less	5.74	9.28	51	4.34	8.18	41	5.06	7.78	49	1.16	13.69	8	0.14	13.55	4
Debt securities 1 to 5 years	27.36	20.14	69	26.64	17.39	75	25.26	18.25	71	37.77	20.49	82	59.04	23.43	93
Debt securities over 5 years	66.78	68.28	40	68.83	72.07	36	69.51	71.11	38	61.06	61.87	41	40.81	58.63	23
Pledged securities	28.16	31.26	49	35.04	33.37	52	41.84	32.26	66	37.54	44.55	46	36.82	43.76	44
Structured notes, fair value	0.21	0.20	81	0.32	0.06	90	0.29	0.11	87	0.33	0.03	91	0.32	0.09	88
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-52.57	-40.81	45	315.28	64.27	93	313.72	27.98	98	370.92	136.94	85	-26.11	32.84	13
Investment securities	27.36	11.76	78	24.65	32.48	47	28.46	31.36	53	6.38	16.36	36	67.26	4.80	97
Core deposits	3.30	4.57	59	69.15	16.96	96	43.41	16.94	89	48.89	23.17	93	28.74	9.96	91
Noncore funding	-21.37	36.20	11	-17.48	-21.64	58	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79

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### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,502,726	1,968,718	1,490,242
Commit: Secured commercial real estate loans	840,209	357,571	496,921	267,170	141,585
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			152,520	119,604	108,514
Securities underwriting	0	0	0	0	0
Standby letters of credit	68,655	68,188	77,923	51,798	50,160
Commercial and similar letters of credit	2,032	1,360	1,868	1,649	2,809
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	8,873	23,130	21,805	23,364	0
Credit derivatives - notional amount (holding company as beneficiary)	28,477	70,094	69,813	72,394	0
Credit derivative contracts w/ purchased credit protection-investment grade	37,350	93,224	91,618	95,758	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	782	5,052	6,388	13,745	5,571
Written options contracts (interest rate)	23,609	39,008	29,132	33,594	26,044
Purchased options contracts (interest rate)	15,898	11,977	11,976	8,056	7,157
Interest rate swaps	753,055	1,001,375	989,013	1,100,032	921,390
Futures and forward foreign exchange	429	538	538	656	453
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							18.49	22.78	43	20.19	16.09	76	20.32	16.97	70
Standby letters of credit	0.53	0.66	53	0.53	0.66	54	0.58	0.65	58	0.53	0.31	79	0.68	0.36	81
Commercial and similar letters of credit	0.02	0.02	69	0.01	0.02	64	0.01	0.02	67	0.02	0.01	86	0.04	0.01	87
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.07	0.27	57	0.18	0.24	66	0.16	0.24	65	0.24	0	94	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0.22	0.17	72	0.54	0.18	82	0.52	0.18	82	0.74	0	97	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0.29	0.20	77	0.72	0.18	84	0.68	0.18	84	0.98	0.02	94	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0	46	0	0	47
Derivative contracts	6.11	44.74	24	8.21	47.31	30	7.66	46.30	29	11.86	3.72	81	13.10	2.95	85
Interest rate contracts	6.11	32.78	25	8.20	35.15	33	7.66	32.46	31	11.85	3.62	81	13.09	2.87	85
Interest rate futures and forward contracts	0.01	3.53	31	0.04	4.39	32	0.05	3.25	32	0.14	0.20	81	0.08	0.08	81
Written options contracts (interest rate)	0.18	1.49	45	0.30	1.69	42	0.22	1.41	39	0.34	0.24	81	0.36	0.13	82
Purchased options contracts (interest rate)	0.12	1.57	51	0.09	1.29	51	0.09	1.31	52	0.08	0.03	89	0.10	0.02	91
Interest rate swaps	5.80	23.04	29	7.77	20.27	39	7.31	20.49	37	11.28	2.58	84	12.56	2.19	87
Foreign exchange contracts	0	6.65	54	0	6.12	54	0	6.30	53	0.01	0	95	0.01	0	95
Futures and forward foreign exchange contracts	0	4.26	57	0	3.76	57	0	3.78	55	0.01	0	95	0.01	0	95
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							31.14	44.98	41	32.53	24.20	80	29.76	24.81	70

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	793,773	1,057,950	1,037,047	1,156,083	960,615
Interest rate contracts	793,344	1,057,412	1,036,509	1,155,427	960,162
Foreign exchange contracts	429	538	538	656	453
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	1,211	5,590	6,926	14,401	6,024
Written options	23,609	39,008	29,132	33,594	26,044
Exchange-traded	0	0	0	0	0
Over-the-counter	23,609	39,008	29,132	33,594	26,044
Purchased options	15,898	11,977	11,976	8,056	7,157
Exchange-traded	0	0	0	0	0
Over-the-counter	15,898	11,977	11,976	8,056	7,157
Swaps	753,055	1,001,375	989,013	1,100,032	921,390
Held for trading	722,888	1,025,329	1,012,966	1,116,144	935,705
Interest rate contracts	722,888	1,025,329	1,012,966	1,116,144	935,705
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	70,885	32,621	24,081	39,939	24,910
Interest rate contracts	70,456	32,083	23,543	39,283	24,457
Foreign exchange contracts	429	538	538	656	453
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	807,514	1,112,166	1,099,533	1,218,247	929,000
One year or less	10,084	203,128	211,811	17,943	11,394
Over 1 year to 5 years	565,173	522,549	543,319	644,353	430,627
Over 5 years	232,257	386,489	344,403	555,951	486,979
Gross negative fair value (absolute value)	23,496	25,400	18,706	41,442	17,618
Gross positive fair value	25,870	21,509	15,893	34,854	14,788
Held for trading	23,479	21,412	15,779	34,672	14,746
Non-traded	2,391	97	114	182	42
Current credit exposure on risk-based capital derivative contracts	25,868	21,509	15,893	34,854	14,746
Credit losses on derivative contracts	682	1,149	1,543	4,782	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.95	93.95	48	99.95	94.10	50	99.95	94.17	50	99.94	99.50	15	99.95	99.57	20
Foreign exchange contracts .....	0.05	3.10	54	0.05	3.22	54	0.05	3.47	53	0.06	0.19	88	0.05	0.14	85
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	0	47	0	0.07	45
<b>Futures and forwards .....</b>															
Written options .....	0.15	9.12	25	0.53	12.59	25	0.67	11.16	25	1.25	15.03	37	0.63	14.06	40
Exchange-traded .....	2.97	5.29	55	3.69	7.18	45	2.81	6.28	44	2.91	10.24	39	2.71	11.73	40
Over-the-counter .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0	50	0	0	48
Purchased options .....	2.97	4.93	57	3.69	6.91	48	2.81	5.96	46	2.91	10.24	39	2.71	10.84	40
Exchange-traded .....	2	4.14	58	1.13	3.41	52	1.15	3.27	53	0.70	2.13	71	0.75	2.45	74
Over-the-counter .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0	50	0	0	49
Swaps .....	2	3.58	61	1.13	3.01	54	1.15	2.87	55	0.70	2.13	71	0.75	2.28	76
Swaps .....	94.87	77.96	67	94.65	71.71	73	95.37	74.26	73	95.15	71.83	75	95.92	64.61	69
<b>Held for trading .....</b>															
Interest rate contracts .....	91.07	38.03	79	96.92	40.70	85	97.68	40.42	85	96.55	16.03	90	97.41	15.01	89
Foreign exchange contracts .....	91.07	31.70	90	96.92	34.66	91	97.68	34.15	91	96.55	16.37	90	97.41	16.17	90
Equity, commodity, and other contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0	49	0	0	48
<b>Non-traded .....</b>															
Interest rate contracts .....	8.93	61.97	20	3.08	59.30	14	2.32	59.58	14	3.45	83.97	9	2.59	84.99	10
Foreign exchange contracts .....	8.88	57.96	22	3.03	56.22	15	2.27	56.71	15	3.40	83.02	9	2.55	84.69	10
Equity, commodity, and other contracts .....	0.05	0.39	70	0.05	0.36	70	0.05	0.40	70	0.06	0	92	0.05	0.01	89
Equity, commodity, and other contracts .....	0	0.10	38	0	0.11	38	0	0.09	38	0	0	48	0	0.01	47
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	101.73	93.16	76	105.12	91.91	89	106.03	92.53	89	105.38	79.60	96	96.71	80.07	65
Over 1 year to 5 years .....	1.27	37.29	11	19.20	27.90	50	20.42	27.56	52	1.55	15.52	39	1.19	15.20	40
Over 5 years .....	71.20	22.61	98	49.39	29.78	83	52.39	27.01	85	55.74	19.75	90	44.83	22.92	80
Over 5 years .....	29.26	26.09	56	36.53	29.19	56	33.21	29.89	57	48.09	32.47	69	50.69	34.12	63
Gross negative fair value (absolute value) .....	2.96	2.48	62	2.40	1.18	88	1.80	0.98	84	3.58	2.84	62	1.83	1.30	67
Gross positive fair value .....	3.26	2.55	68	2.03	1.59	70	1.53	1.34	64	3.01	2.25	71	1.54	1.14	67
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.10	31	0.02	0.05	56	0.01	0.04	48	0.05	0.01	86	0.02	0	89
Gross positive fair value (X) .....	0.02	0.10	34	0.02	0.06	34	0.01	0.05	31	0.04	0.01	88	0.02	0	89
Held for trading (X) .....	0.02	0.06	57	0.02	0.05	55	0.01	0.04	51	0.04	0	94	0.02	0	94
Non-traded (X) .....	0	0.02	31	0	0.01	13	0	0.01	14	0	0	72	0	0	70
Current credit exposure (X) .....	0.02	0.06	43	0.02	0.05	46	0.01	0.04	39	0.04	0.02	79	0.02	0.01	82
Credit losses on derivative contracts .....	0.05	0	98	0.10	0	97	0.12	0	96	0.54	0	99	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.24	0.70	43	0.22	0.59	42	0.16	0.46	37	0.48	0.27	75	0.24	0.10	80

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	145,041	136,671	136,671	43,288	43,476
Gross losses	6,139	12,558	17,185	8,419	8,744
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,315	4,192	5,556	6,512	2,184
Net losses	1,824	8,366	11,629	1,907	6,560
Provision for loan and lease losses	-2,645	16,785	12,993	63,379	6,372
Adjustments	0	7,006	7,006	31,911	0
Ending balance	140,572	152,096	145,041	136,671	43,288
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.03	0.09	8	0.21	-0.12	97	0.11	-0.09	94	0.77	0.38	90	0.09	0.12	47
Provision for loan and lease losses / Average loans and leases	-0.04	0.16	11	0.29	-0.21	98	0.16	-0.16	92	1.05	0.53	90	0.13	0.16	46
Provision for loan and lease losses / Net loan and lease losses	-145.01	151.30	20	200.63	-65.12	81	111.73	-105.48	77	3,323.49	672.96	92	97.13	142.73	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.50	1.17	82	1.67	1.32	78	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34
Allowance for loan and lease losses / Total loans and leases	1.50	1.15	82	1.67	1.30	80	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36
Allowance for loan and lease losses / Net loans and leases losses (X)	57.80	38.64	78	13.64	17.40	58	12.47	21.39	54	71.67	25.33	88	6.60	17.18	39
Allowance for loan and lease losses / Nonaccrual assets	611.61	428.13	76	348.93	330.05	68	491.65	364.13	76	339.87	336.78	69	165.88	315.75	44
ALLL / 90+ days past due + nonaccrual loans and leases	570.46	320.87	81	347.91	271.93	75	458.32	287.08	79	338.59	293.46	71	145.32	283.41	39
Gross loan and lease losses / Average loans and leases	0.09	0.16	44	0.22	0.20	61	0.21	0.19	61	0.14	0.16	56	0.17	0.16	63
Recoveries / Average loans and leases	0.06	0.07	54	0.07	0.08	54	0.07	0.08	50	0.11	0.04	90	0.04	0.05	62
Net losses / Average loans and leases	0.03	0.09	41	0.14	0.12	63	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	25.11	34.26	34	49.79	25.09	86	65.99	34.67	85	74.47	42.12	82	27.17	41.80	40
Earnings coverage of net loan and lease losses (X)	98.89	36.38	78	14.43	26.30	43	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53

#### Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	45	0.04	0.02	72	0.02	0.02	67	-0.05	0.04	2	0	0.02	26
Real estate loans secured by 1-4 family	0.11	-0.02	97	0.18	-0.01	96	0.12	-0.02	96	0.25	0.01	97	0	0.02	42
Revolving	0.01	-0.06	86	-0.16	-0.07	18	-0.06	-0.07	33	-0.09	0	9	-0.21	0.02	2
Closed-end	0.14	-0.01	98	0.24	-0.01	96	0.15	-0.01	96	0.33	0.01	97	0.05	0.02	81
Commercial real estate loans	-0.01	0	19	0.02	0.04	59	0.01	0.04	46	-0.08	0.05	1	0	0.02	32
Construction and land development	-0.01	-0.02	39	-0.08	0.01	9	-0.06	0	13	-0.02	0	20	-0.13	-0.02	9
1-4 family	0	0	59	0	0	57	0	0	57	0	0	50	-0.04	0	2
Other	-0.01	-0.01	34	-0.08	0.01	7	-0.06	0	10	-0.02	-0.01	20	-0.09	-0.02	12
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	88	0	0	56
Nonfarm nonresidential	-0.02	0	20	0.04	0.05	63	0.02	0.05	53	-0.09	0.07	1	0.03	0.03	66
Owner-occupied	-0.01	0	19	0.02	0.01	79	0.01	0.01	74	-0.01	0.01	10	0	0.01	63
Other	-0.01	0.01	14	0.03	0.04	64	0.01	0.04	56	-0.08	0.04	1	0.03	0.01	77
Real estate loans secured by farmland	-0.07	0	5	0	-0.01	55	0.09	0	92	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.01	0.11	36	0.26	0.19	66	0.21	0.17	63	0.12	0.20	50	0.28	0.27	62
Loans to individuals	0.17	0.76	18	0.12	0.72	13	0.12	0.71	14	0.38	0.66	47	0.35	0.74	36
Credit card loans	0.68	1.94	16	0.93	2.27	21	1.12	1.84	22	3.32	1.71	78	0.09	1.89	27
Agricultural loans	4.53	0.02	98	0	0.02	49	0	0.02	48	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions		0.05		0	0		0	0							
Other loans and leases	-0.01	0.13	7	0.11	0.09	70	2.25	0.10	97	0	0.44	29	0	0.14	33

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	16,541	28,138	38,129	12,707	13,198
90+ days past due loans and leases	1,658	128	2,145	152	3,693
Nonaccrual loans and leases	22,984	43,589	29,501	40,213	26,096
Total past due and nonaccrual loans and leases	41,183	71,855	69,775	53,072	42,987
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	4,171	4,013	3,799	4,253	473
Total restructured loans and leases	4,171	4,013	3,799	4,253	473
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	74	2,947	2,859	3,559	79
Other real estate owned	269	3,493	3,493	5,330	6,344
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.18	0.33	39	0.31	0.29	62	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due loans and leases	0.02	0.10	43	0	0.09	26	0.02	0.10	50	0	0.04	42	0.07	0.03	80
Nonaccrual loans and leases	0.25	0.37	36	0.48	0.54	51	0.33	0.46	35	0.56	0.60	52	0.49	0.48	59
90+ days past due and nonaccrual loans and leases	0.26	0.52	27	0.48	0.68	39	0.35	0.62	31	0.56	0.67	47	0.56	0.54	62
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.04	0.09	46	0.04	0.12	32	0.04	0.10	37	0.06	0.09	48	0.01	0.07	24
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.18	0.33	39	0.31	0.29	62	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due assets	0.02	0.10	42	0	0.09	24	0.02	0.10	49	0	0.04	42	0.07	0.03	80
Nonaccrual assets	0.25	0.37	36	0.48	0.55	51	0.33	0.47	35	0.56	0.60	52	0.49	0.48	59
30+ days past due and nonaccrual assets	0.44	0.89	28	0.79	1	46	0.77	0.97	46	0.73	0.95	39	0.81	0.87	53
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.19	0.33	31	0.34	0.40	50	0.23	0.36	33	0.41	0.47	47	0.41	0.39	62
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.35	28	0.37	0.42	51	0.26	0.37	35	0.47	0.52	49	0.49	0.45	63
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.18	0.38	22	0.39	0.48	43	0.26	0.41	35	0.50	0.63	44	0.44	0.56	44
Allowance for loan and lease losses	16.59	55.46	13	32.89	67.85	21	24.72	62.64	17	35.93	72.10	23	75.12	92.08	49
Equity capital + allowance for loan and lease losses	1.47	3.63	20	3.14	4.12	38	2.14	3.60	33	4.04	5.64	37	3.57	4.77	40
Tier 1 capital + allowance for loan and lease losses	1.58	3.90	21	3.79	4.89	39	2.56	4.30	29	4.78	6.21	41	4.31	5.30	45
Loans and leases + other real estate owned	0.25	0.61	20	0.55	0.82	33	0.40	0.71	26	0.68	0.92	38	0.61	0.78	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due .....	0.21	0.23	57	0.19	0.25	48	0.26	0.26	55	0.07	0.25	22	0.26	0.28	58
	90+ days past due .....	0	0.11	17	0	0.12	15	0	0.12	31	0	0.04	25	0.11	0.03	83
	Nonaccrual .....	0.15	0.41	21	0.23	0.60	24	0.18	0.52	23	0.56	0.63	50	0.13	0.45	15
Commercial and industrial																
	30–89 days past due .....	0.14	0.29	36	0.52	0.24	83	0.73	0.24	92	0.21	0.15	71	0.25	0.22	67
	90+ days past due .....	0.04	0.06	68	0	0.02	51	0.06	0.04	79	0	0.02	68	0.03	0.02	82
	Nonaccrual .....	0.32	0.47	43	0.63	0.65	59	0.41	0.57	46	0.60	0.61	64	0.96	0.74	72
Individuals																
	30–89 days past due .....	0.04	0.83	10	0.20	0.60	26	0.03	0.63	15	2.41	0.52	93	0.61	0.60	58
	90+ days past due .....	0.01	0.10	46	0.01	0.08	45	0.01	0.09	49	0.03	0.02	74	0.07	0.02	84
	Nonaccrual .....	0	0.17	21	0.01	0.17	24	0.01	0.17	28	0.03	0.14	42	0	0.12	36
Depository institution loans																
	30–89 days past due .....		0			0.03			0.01			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0			0			0			0			0	
Agricultural																
	30–89 days past due .....	0	0.09	29	0	0.11	29	0	0.07	30	0	0.07	34	0	0.10	34
	90+ days past due .....	0	0	44	0	0	45	0	0	42	0	0	45	0	0	47
	Nonaccrual .....	6.91	0.27	95	0	0.51	25	12.56	0.70	96	0	0.57	29	0	0.80	28
Foreign governments																
	30–89 days past due .....		0			0			0.50							
	90+ days past due .....		0			0			0							
	Nonaccrual .....		0.14			0.17			0.15							
Other loans and leases																
	30–89 days past due .....	0	0.13	16	0	0.11	15	0	0.12	16	1.76	0.67	86	0	0.28	23
	90+ days past due .....	0	0.01	33	0	0.01	33	0	0.01	34	0	0	40	0	0	40
	Nonaccrual .....	0	0.06	23	6.38	0.13	99	0	0.09	21	0.01	0.10	73	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.05	0.39	6	0.03	0.36	6	0.62	0.46	74	0.61	0.46	69	1.30	0.53	90
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	37	0	0.06	28	0.27	0.05	89
	Nonaccrual	0.06	0.58	10	0.40	0.76	31	0.43	0.71	39	1.24	0.67	84	0.34	0.55	31
Revolving	30-89 days past due	0.04	0.31	15	0.07	0.33	20	0.02	0.28	20	0	0.25	13	0.13	0.36	31
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.01	41	0.05	0.01	85
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0.05	0.46	18	0.14	0.34	36
Closed-end	30-89 days past due	0.05	0.41	10	0.02	0.36	7	0.73	0.49	77	0.74	0.48	72	1.57	0.56	91
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	38	0	0.06	29	0.32	0.05	91
	Nonaccrual	0.08	0.57	10	0.47	0.71	39	0.51	0.67	44	1.50	0.69	88	0.38	0.57	34
Junior lien	30-89 days past due	0.01	0.01	75	0	0.01	13	0	0.01	11	0.01	0.01	68	0.35	0.02	99
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	44	0.07	0	97
	Nonaccrual	0	0.02	11	0.07	0.04	80	0.09	0.03	82	0.33	0.03	97	0.02	0.03	47
Commercial real estate	30-89 days past due	0.23	0.13	76	0.08	0.16	45	0.20	0.15	71	0.02	0.14	31	0.10	0.15	50
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	35	0.09	0.02	89
	Nonaccrual	0.16	0.29	39	0.12	0.48	22	0.15	0.38	27	0.50	0.57	53	0.11	0.34	32
Construction and development	30-89 days past due	0.20	0.19	71	0.02	0.15	46	0	0.17	35	0	0.16	53	0.07	0.20	60
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	43	0.05	0.01	90
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.21	21	0	0.18	21
1-4 family	30-89 days past due	0.08	0.02	86	0.02	0.03	73	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.01	42	0	0.01	40
Other	30-89 days past due	0.13	0.13	72	0	0.10	21	0	0.13	45	0	0.09	60	0.07	0.12	73
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	44	0.05	0	94
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0.32	0.07	87	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30-89 days past due	0.25	0.10	82	0.10	0.12	55	0.23	0.13	77	0.03	0.14	38	0.12	0.13	57
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	38	0.10	0.02	90
	Nonaccrual	0.19	0.36	37	0.15	0.58	17	0.19	0.45	32	0.62	0.73	54	0.14	0.36	33
Owner Occupied	30-89 days past due	0.23	0.04	94	0.09	0.04	80	0.19	0.04	92	0	0.05	18	0.03	0.06	45
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0.01	40	0.02	0.01	86
	Nonaccrual	0.10	0.12	53	0.11	0.20	37	0.15	0.17	49	0.28	0.27	59	0.01	0.19	19
Other	30-89 days past due	0.02	0.05	58	0.01	0.07	34	0.04	0.08	65	0.03	0.06	61	0.09	0.05	79
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0	44	0.08	0.01	92
	Nonaccrual	0.08	0.21	41	0.05	0.31	26	0.04	0.23	29	0.34	0.33	63	0.13	0.14	64
Farmland	30-89 days past due	0	0.09	32	5.26	0.13	98	1.17	0.10	95	0	0.08	33	0	0.21	28
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	46	0	0.01	45
	Nonaccrual	0	0.51	23	3.61	1.06	87	0.25	0.69	55	0.37	1.19	59	0	1.06	24
Credit card	30-89 days past due	0.99	1.22	45	0.87	0.79	54	0.84	0.81	51	0.71	1.02	56	1.26	0.87	72
	90+ days past due	0.35	0.50	39	0.29	0.40	48	0.28	0.45	41	0.49	0.22	78	0.33	0.18	76
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.02	46	0	0	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	979,915	958,021	945,669	624,642	468,699
Retained earnings	575,724	500,431	530,306	451,534	380,737
Accumulated other comprehensive income (AOCI)	-153,191	19,902	18,777	37,120	17,749
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,402,448	1,478,354	1,494,752	1,113,296	867,185
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	381,027	385,576	384,152	280,303	232,611
Accumulated other comprehensive income-related adjustments	-153,191	19,902	18,777	37,120	17,749
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,174,612	1,072,876	1,091,823	795,873	616,825
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,174,612	1,072,876	1,091,823	795,873	616,825
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	165,588	93,600	165,588	93,600	93,600
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	52	53	51	54	55
Additional tier 1 capital before deductions	165,640	93,653	165,639	93,654	93,655
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	165,640	93,653	165,639	93,654	93,655
<b>Tier 1 Capital</b>	1,340,252	1,166,529	1,257,462	889,527	710,480
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	63,250	113,250	63,250	113,250	50,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	111,469	105,610	102,324	91,824	43,793
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	174,719	218,860	165,574	205,074	93,793
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	174,719	218,860	165,574	205,074	93,793
Exited advanced approach tier 2 capital					
Total capital	1,514,971	1,385,389	1,423,036	1,094,601	804,273
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	13,299,658	12,357,750	13,300,099	9,148,855	7,303,236
Less: Deductions from common equity tier 1 capital	381,027	385,576	384,152	280,303	232,611
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,918,631	11,972,174	12,915,947	8,868,552	7,070,625
Total risk-weighted assets	10,665,291	9,581,996	9,666,530	7,334,945	6,232,354
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.01	11.77	42	11.20	12.59	29	11.29	12.37	34	10.85	10.91	34	9.90	12.50	10
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	12.57	12.48	57	12.17	13.31	32	13.01	13.11	59	12.13	11.60	41	11.40	13.19	24
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.20	14.27	56	14.46	15.21	42	14.72	14.91	57	14.92	13.45	53	12.90	14.63	23
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	10.37	9.22	80	9.74	9.07	72	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71							

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5	25	27	87	120	-80.00	-90.00
Other insurance activities income	5	25	27	87	120	-80.00	-90.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	137,311	135,295	136,208	127,758	103,012	1.49	90.50

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			50			40		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	27	0.01	0.38	32	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income	32.83			31.14			32.99			100			100		
Other premium income / Total premium income	67.17			68.86			67.01			0			0		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			19.85			37.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49								
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			-40.91			132.57		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.27	12.02	39	10.26	11.72	41	9.71	12	38	12.45	11.01	53	13.67	11.53	53
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0	49	0	0	49

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### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.84			0.63			0.66			0.05			0	
Cost: Interest-bearing deposits		0.52			0.12			0.14			1.24			2.53	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			0.18			0.20							
Commercial and industrial loans		0.13			0.86			0.79						2.35	
Foreign governments and institutions		0.05			0			0							

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Growth Rates</b>															
Net loans and leases		20.31			-0.16			6.83			5,672.05			-47.91	
Total selected assets		21.10			3.36			9.48			6.04			-25.04	
Deposits		-2.72			10.74			0.73			-44.89			2.53	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	5.43	7.95	6.51	15.64	9.40

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	50,013	75,038	95,051	37,071	60,000	-33.35	899.66
Dividends	50,000	75,000	95,000	37,000	60,000	-33.33	899.40
Interest	0	0	0	0	0		
Management and service fees	13	38	51	71	0	-65.79	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,295	5,003	5,600	1,883	2,164	-54.13	606.15
Dividends	1,790	2,072	2,096	1,511	1,642	-13.61	2986.21
Interest	0	3	4	17	45	-100.00	
Management and service fees	0	0	0	0	0		
Other income	505	2,928	3,500	355	477	-82.75	89.14
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	52,308	80,041	100,651	38,954	62,164	-34.65	881.76
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	52,308	80,041	100,651	38,954	62,164	-34.65	881.76
<b>Operating Expenses</b>							
Personnel expenses	2,437	1,510	2,097	1,674	1,337	61.39	37.53
Interest expense	3,305	5,124	6,406	5,581	3,688	-35.50	70.71
Other expenses	7,299	11,214	13,991	10,352	10,600	-34.91	70.10
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	13,041	17,848	22,494	17,607	15,625	-26.93	63.03
Income (loss) before taxes	39,267	62,193	78,157	21,347	46,539	-36.86	
Applicable income taxes (credit)	-2,519	-2,605	-3,710	-3,448	-3,477		
Extraordinary items							
Income before undistributed income of subsidiaries	41,786	64,798	81,867	24,795	50,016	-35.51	5752.38
Equity in undistributed income of subsidiaries	101,256	17,446	51,188	49,589	42,723	480.40	153.48
Bank subsidiaries	101,818	18,028	46,664	49,606	40,240	464.78	162.57
Nonbank subsidiaries	-562	-582	4,524	-17	2,483		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	143,042	82,244	133,055	74,384	92,739	73.92	251.79
<b>Memoranda</b>							
Bank net income	151,818	93,028	141,664	86,606	100,240	63.20	246.77
Nonbank net income	1,228	1,490	6,620	1,494	4,125	-17.58	0.00
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,494,685	91.91	1,542,102	92.01	1,568,796	91.65	1,200,689	977,959	-3.07	135.66
Common and preferred stock .....	1,494,685	91.91	1,542,102	92.01	1,568,796	91.65	1,200,689	977,959	-3.07	135.66
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	16,639	1.02	12,096	0.72	17,201	1	12,678	12,695	37.56	174.53
Common and preferred stock .....	16,639	1.02	12,096	0.72	17,201	1	12,678	12,695	37.56	174.53
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	84,393	5.19	90,649	5.41	94,760	5.54	75,475	21,955	-6.90	866.70
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	2,182	0.13	2,182	0.13	2,182	0.13	2,182	2,182	0.00	101.66
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	28,332	1.74	29,029	1.73	28,766	1.68	30,026	32,824	-2.40	6.46
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,626,231	100.00	1,676,058	100.00	1,711,705	100.00	1,321,050	1,047,615	-2.97	140.31
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year .....	18,571	1.14	24,286	1.45	22,857	1.34	30,000	34,286	-23.53	
Subordinated notes and debentures .....	62,532	3.85	111,620	6.66	62,346	3.64	111,346	49,126	-43.98	28.06
Other liabilities .....	6,144	0.38	4,017	0.24	887	0.05	4,229	518	52.95	228.91
Balance due to subsidiaries and related institutions .....	92,766	5.70	96,500	5.76	96,500	5.64	96,500	96,500	-3.87	33.10
Total liabilities .....	180,013	11.07	236,423	14.11	182,590	10.67	242,075	180,430	-23.86	38.05
Equity Capital .....	1,446,218	88.93	1,439,635	85.89	1,529,115	89.33	1,078,975	867,185	0.46	164.71
Perpetual preferred stock (income surplus) .....	71,988	4.43	0	0	71,988	4.21	0	0		
Common stock .....	372	0.02	404	0.02	398	0.02	332	281	-7.92	56.96
Common surplus .....	979,543	60.23	1,031,146	61.52	1,018,799	59.52	697,839	526,599	-5.00	180.28
Retained earnings .....	547,506	33.67	461,711	27.55	492,681	28.78	417,212	380,737	18.58	148.45
Accumulated other comprehensive income .....	-153,191	-9.42	19,902	1.19	18,777	1.10	37,120	17,749		
Other equity capital components .....	0	0	-73,528	-4.39	-73,528	-4.30	-73,528	-58,181		
Total liabilities and equity capital .....	1,626,231	100.00	1,676,058	100.00	1,711,705	100.00	1,321,050	1,047,615	-2.97	140.31
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	92,766	5.70	96,500	5.76	96,500	5.64	96,500	96,500	-3.87	33.10
Notes payable to subsidiaries that issued TPS .....	89,866	5.53	93,600	5.58	93,600	5.47	93,600	93,600	-3.99	32.94
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	12.53	11.02	67	9.12	12.52	22	10.43	11.94	44	8.24	9.11	39	11.67	10.58	65
Bank net income / Average equity investment in banks	13.35	11.60	70	9.65	12.35	33	10.55	11.80	46	8.43	9.38	39	11.07	10.85	53
Nonbank net income / Average equity investment in nonbanks	9.31	9.71	56	15.41	13.18	64	48.13	13.12	92	11.62	9.69	71	36.52	12.07	86
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			8.82			15.16	
Bank net income / Parent net income	106.14	98.76	72	113.11	96.45	95	106.47	96.79	81	116.43	104.93	88	108.09	103.77	72
Nonbank net income / Parent net income	0.86	2.50	58	1.81	3.22	64	4.98	3.40	75	2.01	1.04	78	4.45	1.08	86
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			101.16			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital	12.45	18.39	42	16.42	16.51	67	11.94	16.81	48	22.44	11.62	80	20.81	9.66	86
Total debt / Equity capital	5.61	12.61	40	9.44	11.37	54	5.57	11.71	40	13.10	5.79	75	9.62	3.93	75
Total debt + notes payable to subs that issued TPS / Equity capital	11.82	14.76	46	15.94	13.41	70	11.69	13.63	53	21.77	9.67	82	20.41	7.99	89
Total debt + Loans guaranteed for affiliate / Equity capital	5.61	12.68	40	9.44	11.46	54	5.57	11.77	39	13.10	5.79	75	9.62	3.97	74
Total debt / Equity capital – excess over fair value	5.61	12.75	40	9.44	11.47	54	5.57	11.81	40	13.10	5.79	75	9.62	3.93	75
Long-term debt / Equity capital	5.61	11.91	42	9.44	10.65	54	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	45.67	39.59	53	48.12	40.69	49	36.77	39.86	41	49.10	20.97	77	35.90	14.37	78
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	104.50	104.01	56	107.96	103.15	78	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85
Total investment in subs / Equity capital	104.50	109.29	44	107.96	108.29	67	103.72	108.40	46	112.46	104.82	79	114.24	104.48	85
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.34	0.39	56	1.04	0.27	87	0.43	0.29	64	1.81	0.49	86	1.33	0.44	82
Equity investment in subs – equity cap / Net income-div (X)	0.42	1.15	35	1.35	0.85	78	0.53	1.05	41	2.46	1.45	76	1.62	1.47	69
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	137.12	130.36	59	228.89	152.56	78	216.82	152.85	76	113.37	121.76	50	203.90	153.39	80
Cash from ops + noncash items + op expense / Op expense + dividend	164.24	118.32	70	245.31	155.61	83	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	79.51	105.80	28	137.69	94.59	76	119.28	98.54	71	228.38	140.42	82	141.12	105.99	82
Pretax operating income + interest expense / Interest expense	1,288.11	1,565.66	58	1,313.76	1,645.53	50	1,320.06	1,835.33	52	482.49	2,318.94	36	1,361.90	17,211.14	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	646.82	1,454.22	38	801.71	1,896.20	35	785.29	1,770.77	33	301.60	1,435.81	27	649.33	2,481.22	39
Dividends + interest from subsidiaries / Interest expense + dividends	166.68	150.57	64	325.35	174.48	84	298.23	174.12	83	151.83	137	67	304.54	196.13	81
Fees + other income from subsidiaries / Salary + other expenses	5.32	10.18	70	23.31	12.03	76	22.07	11.92	76	3.54	4.45	84	4	3.91	82
Net income / Current part of long-term debt + preferred dividends (X)	46.08	26.99	84		40.79			47.61			52.16			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.33	3.60	63	4.40	3.29	65	4.76	3.44	64	6.39	2.19	81	3.27	1.59	74
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.30			0.60			0.17			0			0	
Nonaccrual		0.65			1.04			0.92			0			8.16	
Total		0.95			1.64			1.09			0			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.14	1.77	56	0.09	1.76	51	0.12	1.76	55	1.11	0.09	96	1.47	0.13	95
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	66.45	70.90	49	28.65	69.90	22	31.95	66.37	22	79.83	79.13	52	33.13	65.39	24
Dividends declared / Net income.....	19.41	31.93	27	22.57	27.22	42	19.66	28.27	30	26.61	29.39	46	17.87	25.65	36
Net income – dividends / Average equity.....	10.10	7.51	78	7.06	9.25	36	8.38	8.62	54	6.05	6.36	46	9.58	7.61	74
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	180.08	133.26	70	403.96	160.45	87	363.25	155.92	87	186.92	130.75	76	362.14	160.93	88
Dividends from nonbank subsidiaries.....	6.45	2.76	83	11.16	6.19	81	8.01	4.90	80	7.63	3.01	80	9.91	2.59	84
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries.....	186.52	183.35	66	415.12	213.42	85	371.26	203.53	84	194.55	158.62	73	372.05	209.89	84
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	32.93	43.79	38	80.62	43.30	85	67.06	45.96	67	42.72	43.52	50	59.86	45.88	65
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries.....	0.01	0.95	77	0.04	0.87	76	0.04	0.88	76	0.08	0.57	88	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	32.94	52.71	36	80.66	48.70	83	67.10	51.33	66	42.80	51.02	47	59.86	48.40	60
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	145.77	47.96	91	139.06	66.90	84	31.66	62.63	34	101.14	99.52	65	39.81	76.61	28
Interest income from nonbank subsidiaries.....	0	3.25	35	0.20	2.38	67	0.06	2.44	64	1.14	0.07	91	1.09	0.91	88
Management and service fees from nonbank subsidiaries.....	0	0.51	41	0	0.66	39	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	41.12	0.12	96	196.51	0.11	97	52.87	0.07	97	23.76	0.11	98	11.56	0.01	97
Operating income from nonbank subsidiaries.....	186.89	64.26	92	335.77	94.31	89	84.59	87.22	58	126.04	105.70	78	52.46	83.73	26
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	95.59	67.73	54	93.70	72.55	46	94.39	74.16	45	94.98	76.69	42	96.52	77.61	45
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries.....	0.02	1.25	76	0.05	1.64	75	0.05	1.44	75	0.18	0.96	88	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries.....	95.61	81.70	40	93.75	82.68	36	94.44	83.13	33	95.17	84.80	29	96.52	94.06	30
Dividends from nonbank subsidiaries.....	3.42	2.90	77	2.59	3.56	71	2.08	3.07	72	3.88	1.76	80	2.64	1.13	82
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	75	0	0.18	73	0.04	0	92	0.07	0	93
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0.97	0	98	3.66	0.01	96	3.48	0.01	98	0.91	0	98	0.77	0	97
Operating income from nonbank subsidiaries.....	4.39	4.41	74	6.25	5.69	75	5.56	4.67	79	4.83	2.06	81	3.48	1.56	82
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt.....	114.38	27.96	90	71	28.03	82	113.26	26.38	92	68.27	59.71	73	115.69	70.71	76